

North Carolina Department of Insurance - Life & Health Division

2021 Plan Year ACA Rate Filings

Insurer Name	Market	SERFF File Number	Initial % Change Filed	On or Off Exchange	Projected Number of Members* in Products
Aetna Health	Sm Grp	AETN-132400500	-30.20%	Off Exchange	20
Aetna Life Ins Co	Sm Grp	AETN-132373466	-34.30%	Off Exchange	710
All Savers Insurance	Sm Grp	UHLC-132388735	0.99%	Off Exchange	0
Ambetter of North Carolina	Indiv	CECO-132378213	3.90%	On and Off Exchange	15,721
BCBS of NC	Indiv	BCNC-132361798	4.10%	On and Off Exchange	512,287
BCBS of NC	Sm Grp	BCNC-132399450	8.30%	Off Exchange	82,227
Bright Health Company of North Carolina	Indiv	BRHP-132459766	1.98%	On and Off Exchange	29,456
CIGNA HealthCare of North Carolina	Indiv	CCGH-132377726	10.50%	On and Off Exchange	1,428
FirstCarolina Ins Co	Sm Grp	YARB-132398711	0.00%	Off Exchange	446
Oscar Health Plan of NC (new for 2021)	Indiv	OHIN-132389467	0.00%	On and Off Exchange	0
UnitedHealthcare Ins Co	Sm Grp	UHLC-132388689	2.60%	Off Exchange	28,594
UnitedHealthcare Ins Co of River Valley	Sm Grp	UHLC-132388693	9.90%	Off Exchange	56,199
UnitedHealthCare of NC	Sm Grp	UHLC-132388693	1.30%	Off Exchange	16,901
UnitedHealthCare of Wisconsin, Inc.	Indiv	UHLC-132377671	0.00%	On and Off Exchange	0

Generally, according to NC insurance laws, health insurance rates must not be excessive, inadequate, or unfairly discriminatory, and must exhibit a reasonable relationship to the benefits provided in the policy.

Notes:

\* - Members according to Part II - Written Explanation of the Rate Increase. Additionally the written justification from the company should provide an explanation to consumers that indicate that the initial rates have an assumption that the federal government will not provide a risk adjustment for plan year 2021.

\*\* - 2021 Plan Year ACA rate filings assume that there will be no risk adjustment provided by the federal government for Plan Year 2021. Final rates may differ from the initial rate filing and will be posted at a later date.

# - Impacted products are products with a proposed rate increase of 15% or more; the rate filing may also include other products covering additional NC lives that have proposed rate increases which are less than 15%.